Christopher M. Winslow
Winslow & McCurry, Pllc
1324 Sycamore Square
Suite 202 C
Midlothian, VA 23113
(804) 423-1382

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION

In Re: Megan S. Russell.,
Case#: 13-33660
Debtor (WIFE ONLY)

MOTION TO DECONSOLIDATE CASE

WIFE ONLY

Comes now Megan S. Russell. (WIFE ONLY), by counsel, moves this court to deconsolidate this joint chapter 13 case into two separate cases. As her grounds in support thereof, the Debtor states as follows:

1. This case was filed on July 3, 2013 as a joint case under chapter 13 of the bankruptcy code.
2. The Debtor Megan S. Russell. separated from the Debtor Brian S. Russell on or about March 2014.
3. Conflicts of interest exist between the joint Debtors.
4. There is currently pending a Motion to Dismiss this case by the chapter 13 trustee Carl M. Bates for default in making the plan payments.
5. Megan S. Russell. desires to convert the chapter 13 case to a chapter 7 case alone by filing amended schedules and a notice to convert which will resolve the trustee's motion without the involvement of the Debtor Brian S. Russell in order obtain a discharge of her debts.

WHEREFORE, the debtor request that this Court deconsolidate this joint chapter 13 case into two separate cases, and to issue such other orders, processes, or judgments that are necessary or appropriate to carry out the provisions of Title 11.

Date: January 5, 2015

Megan S. Russell.
By Counsel

I ask for this:
/s/ Christopher M. Winslow
Christopher M. Winslow
Winslow & McCurry, Pllc
1324 Sycamore Square
Suite 202 C
Midlothian, VA 23113
(804) 423-1382

NOTICE

Under Local Bankruptcy Rule 9013-1, unless a written response to this motion and supporting memorandum are filed with the Clerk of Court and served on the moving party within 21 days from September 22,2012, the Court may deem any opposition waived, treat the motion as conceded, and issue an order granting the requested relief without further notice of hearing.

Certificate of Service

I certify that I have this 5th day of January, mailed by us postal service or electronic means a true copy of the foregoing Motion to Deconsolidate along with the attached Notice of Motion on the parties listed on the attached service list.

/s/ Christopher M. Winslow
Christopher M. Winslow
Winslow & McCurry, Pllc
1324 Sycamore Square
Suite 202 C
Midlothian, VA 23113
(804) 423-1382

United States Bankruptcy Court
Eastern District of Virginia

In re **Megan S. Russell** Case No. **13-33660**
Debtor(s) Chapter **7**

NOTICE TO CONVERT CASE FROM CHAPTER 13 TO CHAPTER 7 - WIFE ONLY

Pursuant to 11 U.S.C. § 1307(a), the above-named Debtor(s) requests that this court enter an Order converting this case under Chapter 13 to a case under Chapter 7 of the Bankruptcy code (title 11 of the United States Code), on the grounds set forth below.

1. On **July 3, 2013**, the above-named Debtor(s) filed a Voluntary Petition under Chapter 13 of the Bankruptcy Code.

2. This case has not been previously converted.

WHEREFORE, Debtor(s) prays for an Order converting this case under Chapter 13 to Chapter 7 of the Bankruptcy Code.

Date **January 5, 2015** Signature **/s/ Megan S. Russell**
Megan S. Russell
Debtor

Attorney **/s/ Christopher M. Winslow**
Christopher M. Winslow 76156

Winslow & McCurry, PLLC
1324 Sycamore Sq. Suite 202 C
Midlothian, VA 23113
804-423-1382
Fax: 804-423-1383
chris@chriswinslow.com

Certificate of Service

I hereby certify that on this 1/5/2015, I mailed the foregoing Notice to Convert and Notice of Notice to Convert by electronic mail or first class mail, postage pre-paid to: U.S. Trustee, 701 East Broad Street, Suite 4304, Richmond, VA 23219, Carl M. Bates, P.O. Box 1819, Richmond, VA 23218-1819.

/s/ Christopher M. Winslow,
Christopher M. Winslow

United States Bankruptcy Court
Eastern District of Virginia

In re **Megan S. Russell** Debtor(s)

Case No. **13-33660**
Chapter **7**

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- ☐ Involuntary/Voluntary Petition *[Specify reason for amendment: ____]*
  Check if applicable: ☐ Soc. Sec. No. amended. **[*If applicable*: An original, signed Official Form 21 was mailed/hand-delivered to the Clerk's office on _____.*]**
- ☒ Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)
- ☒ Schedule A - Real Property
- ☒ Schedule B - Personal Property
- ☒ Schedule C - Property Claimed as Exempt
- ☒ **Schedule D, E, or F, and/or list of Creditors or Equity Holders** - REQUIRES COMPLIANCE WITH LOCAL RULE 1009-1 ***($30.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.)*** **Check applicable statement(s):**
  - ☐ **Creditor(s) added** ☐ **Creditor(s) deleted**
  - ☐ **Change in amounts owed or classification of debt**
  - ☐ **No pre-petition creditors added/deleted, or amounts owed or classification of debt changed.** [Docket: **Amended Schedule(s) and/or Statement(s), List(s)-NO FEE)**
  - ☒ **Post-petition creditors added (Schedule of Unpaid Debts)**

  REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.
- ☒ Schedule G- Executory Contracts and Unexpired Leases
- ☒ Schedule H - Codebtors
- ☒ Schedule I - Current Income of Individual Debtor(s)
- ☒ Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors. *Amendment of debtor(s) Social Security Number requires this cover sheet together with a completed Official Form 21 - Statement of Social Security Number(s) be electronically filed or submitted to the Clerk's Office for 'restricted" entry of the amended Social Security Number into the case record.]

- ☐ Statement of Financial Affairs
- ☒ Chapter 7 Individual Debtor's Statement of Intention
- ☐ Chapter 11 List of Equity Security Holders
- ☐ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
- ☒ Disclosure of Compensation of Attorney for Debtor
- ☐ Other: ____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: ____.

Date: **January 5, 2015**

/s/ Christopher M. Winslow
Christopher M. Winslow
Attorney for Debtor(s) [or *Pro Se* Debtor(s)]
State Bar No.: **76156**
Mailing Address: **Winslow & McCurry, PLLC**
1324 Sycamore Sq. Suite 202 C
Midlothian, VA 23113
Telephone No.: **804-423-1382**

[amendcs ver. 10/13]

B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court
Eastern District of Virginia

In re **Megan S. Russell**, Debtor

Case No. **13-33660**

Chapter **7**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	33,998.44		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		7,918.48	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		39,056.40	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			3,677.17
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,799.06
Total Number of Sheets of ALL Schedules		17			
		Total Assets	33,998.44		
			Total Liabilities	46,974.88	

B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court
Eastern District of Virginia

In re **Megan S. Russell**, Debtor

Case No. 13-33660

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	23,237.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	23,237.00

State the following:

Average Income (from Schedule I, Line 12)	3,677.17
Average Expenses (from Schedule J, Line 22)	3,799.06
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	5,882.56

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		1,906.48
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		39,056.40
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		40,962.88

B6A (Official Form 6A) (12/07)

In re **Megan S. Russell**, Debtor

Case No. **13-33660**

SCHEDULE A - REAL PROPERTY - AMENDED

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Debtor does not have any interest in this type of property		-	**0.00**	**0.00**

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Megan S. Russell**, Case No. **13-33660**

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."
If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		**Cash**	-	**50.00**
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		**Checking Account - Stellar One (Union First Market Bank $300 (W w/ Mother)**	J	**300.00**
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		**Household Goods**	-	**2,500.00**
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		**Clothes**	-	**500.00**
7. Furs and jewelry.		**Wedding and Engagement Rings $8,000, Pair of Diamond Studs $1,000, Misc. Costume Jewelry $300** **Value Based on Purchase Price**	-	**9,300.00**
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		**Lincoln Financial Term Life Insurance policy w/ Employer NO Cash Value**	-	**0.00**
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **12,650.00**
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Megan S. Russell**, Debtor — Case No. **13-33660**

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		**Wells Fargo 401K w/ Employer Approx. 1/5/2014**	**-**	**16,121.44**
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		**All Federal and State Income Tax Returns including tax year 2013 & 2014** **2013 Tax Refund does not remain. 2014 Tax Refund expected approx. $2,000**	**-**	**2,000.00**
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **18,121.44**
(Total of this page)

Sheet **1** of **2** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Megan S. Russell**, Debtor Case No. **13-33660**

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		**NO Potential claims or lawsuits**	**-**	**0.00**
22. Patents, copyrights, and other intellectual property. Give particulars.	**X**			
23. Licenses, franchises, and other general intangibles. Give particulars.	**X**			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	**X**			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		**2005 Volvo S-40 130,000 Miles NO Liens**	**-**	**3,217.00**
26. Boats, motors, and accessories.	**X**			
27. Aircraft and accessories.	**X**			
28. Office equipment, furnishings, and supplies.	**X**			
29. Machinery, fixtures, equipment, and supplies used in business.	**X**			
30. Inventory.	**X**			
31. Animals.		**1 Dogs**	**-**	**10.00**
32. Crops - growing or harvested. Give particulars.	**X**			
33. Farming equipment and implements.	**X**			
34. Farm supplies, chemicals, and feed.	**X**			
35. Other personal property of any kind not already listed. Itemize.	**X**			

Sub-Total > **3,227.00**
(Total of this page)

Total > **33,998.44**

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/13)

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In re **Megan S. Russell**, Case No. **13-33660**

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)
☐ 11 U.S.C. §522(b)(2)
■ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds $155,675. *(Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand			
Cash	Va. Code Ann. § 34-4	50.00	50.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking Account - Stellar One (Union First Market Bank $300 (W w/ Mother)	Va. Code Ann. § 34-4	300.00	300.00
Household Goods and Furnishings			
Household Goods	Va. Code Ann. § 34-26(4a)	2,500.00	2,500.00
Wearing Apparel			
Clothes	Va. Code Ann. § 34-26(4)	500.00	500.00
Furs and Jewelry			
Wedding and Engagement Rings $8,000, Pair of Diamond Studs $1,000, Misc. Costume Jewelry $300 Value Based on Purchase Price	Va. Code Ann. § 34-26(1a) Va. Code Ann. § 34-4	8,000.00 1,300.00	9,300.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
Wells Fargo 401K w/ Employer Approx. 1/5/2014	Va. Code Ann. § 34-34	16,121.44	16,121.44
Other Liquidated Debts Owing Debtor Including Tax Refund			
All Federal and State Income Tax Returns including tax year 2013 & 2014 2013 Tax Refund does not remain. 2014 Tax Refund expected approx. $2,000	Va. Code Ann. § 34-4	2,000.00	2,000.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2005 Volvo S-40 130,000 Miles NO Liens	Va. Code Ann. § 34-26(8)	6,000.00	3,217.00
Animals			
1 Dogs	Va. Code Ann. § 34-26(5)	10.00	10.00
	Total:	36,781.44	33,998.44

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Megan S. Russell**, Debtor

Case No. **13-33660**

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor" ,include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. **xxxxxx6902** **Jared-Galleria Of Jwlr** **375 Ghent Rd** **Fairlawn, OH 44333**		**H**	**Opened 10/31/08 Last Active 6/17/13** **Purchase Money Security** **Wedding and Engagement Rings $8,000, Pair of Diamond Studs $1,000, Misc. Costume Jewelry $300** **Value Based on Purchase Price** Value $ **9,300.00**				**5,012.00**	**0.00**
Account No. **xxxxxxxxxxxx0306** **Springleaf Financial S** **Rt 17 Tappahannock Shpg** **Tappahannock, VA 22560**		**J**	**Opened 3/16/12 Last Active 5/01/13** **Purchase Money Security** **Amish Built 8 X 8 Shed - Debtor does not have possession and has not ownership. Husband has possession and ownership of shed.** **Debtor Estimate $1,000, Purchase price $1,500, Shed is almost 2 years old** Value $ **1,000.00**				**2,906.48**	**1,906.48**
Account No.			Value $					
Account No.			Value $					

0 continuation sheets attached

Subtotal (Total of this page)	**7,918.48**	**1,906.48**
Total (Report on Summary of Schedules)	**7,918.48**	**1,906.48**

B6E (Official Form 6E) (4/13)

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In re **Megan S. Russell**, Debtor

Case No. **13-33660**

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS - AMENDED

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to $12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to $6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to $2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

■ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* *Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

1 continuation sheets attached

B6E (Official Form 6E) (4/13) - Cont.

In re **Megan S. Russell**, Case No. **13-33660**
Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS - AMENDED

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY / AMOUNT ENTITLED TO PRIORITY
Account No. **Commonwealth of VA-Tax** **P.O. Box 2156** **Richmond, VA 23218-2156**		**J**	**Tax year??? Notice????**				**0.00**	**0.00** **0.00**
Account No. **Internal Revenue Service** **Insolvency Unit** **Post Office Box 7346** **Philadelphia, PA 19114**		**J**	**Tax year??? Notice????**				**0.00**	**0.00** **0.00**
Account No.								
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims

	Amount of Claim	Amount Not Entitled / Entitled to Priority
Subtotal (Total of this page)	**0.00**	**0.00** **0.00**
Total (Report on Summary of Schedules)	**0.00**	**0.00** **0.00**

B6F (Official Form 6F) (12/07)

In re **Megan S. Russell**, Debtor

Case No. **13-33660**

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **xxxxxxxx5673** **Ally Financial 200 Renaissance Ctr Detroit, MI 48243**	**X**	**J**	**Opened 3/03/12 Last Active 5/03/13 Repossessed 2009 Chevrolet Tahoe 11/2013**				**14,356.81**
Account No. **xxxxxxxxxxxx5417** **Bk Of Amer 4060 Ogletown/Stanton Rd Newark, DE 19713**		**-**	**Opened 1/31/03 Last Active 5/31/13 Credit Card**				**1.00**
Account No. **xxxxxxxxxxxx0348** **Bk Of Amer 4060 Ogletown/Stanton Rd Newark, DE 19713**		**-**	**Opened 4/28/07 Last Active 6/03/13 Credit Card**				**1.00**
Account No. **xxxxxx1804** **Bon Secours P.O. Box 28538 Richmond, VA 23228**		**J**	**Opened 9/01/12 Last Active 8/01/10 Medical bills**				**510.41**

2 continuation sheets attached

Subtotal (Total of this page) **14,869.22**

B6F (Official Form 6F) (12/07) - Cont.

In re **Megan S. Russell**, Debtor

Case No. **13-33660**

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **xxxxxxxx1623** **Cap One** **Po Box 85520** **Richmond, VA 23285**		-	**Opened 11/09/10 Last Active 6/01/13** **Credit Card**				**1.00**
Account No. **xxxxxxxxxxxx9602** **Cap One** **26525 N Riverwoods Blvd** **Mettawa, IL 60045**		-	**Opened 4/12/11 Last Active 6/01/13** **Credit Card**				**1.00**
Account No. **3835** **Department of Education** **Fedloan Servicing** **P.O. Box 530210** **Atlanta, GA 30353**		-	**2002** **Educational -NO Payment in Ch 13 Plan**				**1.00**
Account No. **xx352/1** **Flower Fashions** **P.O. Box 28** **100 N. Main Street** **Bowling Green, VA 22427**		-	**2/13** **Consumer Credit**				**1.00**
Account No. **xxxxxxx5369** **Henrico Doctors Hospital-Fores** **PO Box 99400** **Louisville, KY 40269**		**J**	**11/12** **Multiple Medical Bill**				**771.18**

Sheet no. **1** of **2** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **775.18**

B6F (Official Form 6F) (12/07) - Cont.

In re **Megan S. Russell**, Debtor   Case No. **13-33660**

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **3835** **LabCorp** **P.O. Box 2240** **Burlington, NC 27216**		**-**	**11/2013** **Medical Bill**				**175.00**
Account No. **xxxx1475** **OB-GYN Associates LTD** **7603 Forest Ave** **Suite 403** **Richmond, VA 23229-4944**		**-**	**Opened 4/19/13 Last Active 6/01/13** **Medical Bill**				**1.00**
Account No. **xxxxxxxxxxxxxxxxxxx0211** **Sallie Mae** **11100 Usa Pkwy** **Fishers, IN 46037**		**J**	**Opened 2/11/05 Last Active 5/07/13** **Educational -NO Payment in Ch 13 Plan**				**653.00**
Account No. **-xxxxxx8351** **Wf Efs** **501 Bleecker St** **Utica, NY 13501-2498**		**-**	**Opened 8/22/07 Last Active 5/01/13** **Educational -NO Payment in Ch 13 Plan**				**22,583.00**
Account No.							

Sheet no. 2 of 2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **23,412.00**

Total (Report on Summary of Schedules) **39,056.40**

B6G (Official Form 6G) (12/07)

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In re **Megan S. Russell**, Debtor   Case No. **13-33660**

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES - AMENDED

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
None	

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

B6H (Official Form 6H) (12/07)

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In re **Megan S. Russell**, Debtor

Case No. **13-33660**

SCHEDULE H - CODEBTORS - AMENDED

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Brian S. Russell, Sep. Husband	**Ally Financial** **200 Renaissance Ctr** **Detroit, MI 48243**

0 continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1 **Megan S. Russell**

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number **13-33660**
(If known)

Check if this is:

■ An amended filing

☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD/ YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. **Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	■ Employed ☐ Not employed	■ Employed ☐ Not employed
Occupation	**Registered Nurse**	
Employer's name	**Allergy Partners of Fredericksburg**	
Employer's address	**1978 Hendersonville Rd. Suite 130 Asheville, NC 28803**	
How long employed there?	**September 2008**	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

			For Debtor 1	For Debtor 2 or non-filing spouse
2.	**List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	$ 5,882.57	$ 0.00
3.	**Estimate and list monthly overtime pay.**	3.	+$ 138.45	+$ 0.00
4.	**Calculate gross Income.** Add line 2 + line 3.	4.	$ 6,021.02	$ 0.00

Debtor 1 **Megan S. Russell** Case number (*if known*) **13-33660**

			For Debtor 1	For Debtor 2 or non-filing spouse
	Copy line 4 here	4.	$ 6,021.02	$ 0.00
5.	**List all payroll deductions:**			
5a.	**Tax, Medicare, and Social Security deductions**	5a.	$ 1,346.56	$ 0.00
5b.	**Mandatory contributions for retirement plans**	5b.	$ 0.00	$ 0.00
5c.	**Voluntary contributions for retirement plans**	5c.	$ 0.00	$ 0.00
5d.	**Required repayments of retirement fund loans**	5d.	$ 180.16	$ 0.00
5e.	**Insurance**	5e.	$ 859.13	$ 0.00
5f.	**Domestic support obligations**	5f.	$ 0.00	$ 0.00
5g.	**Union dues**	5g.	$ 0.00	$ 0.00
5h.	**Other deductions.** Specify: **Health Savings Account**	5h.+	$ 208.00	+ $ 0.00
6.	**Add the payroll deductions.** Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	$ 2,593.85	$ 0.00
7.	**Calculate total monthly take-home pay.** Subtract line 6 from line 4.	7.	$ 3,427.17	$ 0.00
8.	**List all other income regularly received:**			
8a.	**Net income from rental property and from operating a business, profession, or farm** Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	$ 0.00	$ 0.00
8b.	**Interest and dividends**	8b.	$ 0.00	$ 0.00
8c.	**Family support payments that you, a non-filing spouse, or a dependent regularly receive** Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	$ 0.00	$ 0.00
8d.	**Unemployment compensation**	8d.	$ 0.00	$ 0.00
8e.	**Social Security**	8e.	$ 0.00	$ 0.00
8f.	**Other government assistance that you regularly receive** Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	$ 0.00	$ 0.00
8g.	**Pension or retirement income**	8g.	$ 0.00	$ 0.00
8h.	**Other monthly income.** Specify: **Amortized tax refund $5,000 Approx.**	8h.+	$ 250.00	+ $ 0.00
9.	**Add all other income.** Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	$ 250.00	$ 0.00

10. **Calculate monthly income.** Add line 7 + line 9. 10. $ **3,677.17** + $ **0.00** = $ **3,677.17**
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

11. **State all other regular contributions to the expenses that you list in Schedule J.**
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J*.
Specify: 11. +$ **0.00**

12. **Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income. Write that amount on the *Summary of Schedules* and *Statistical Summary of Certain Liabilities* and Related *Data,* if it applies 12. $ **3,677.17**
Combined monthly income

13. **Do you expect an increase or decrease within the year after you file this form?**
☐ No.
■ Yes. Explain: **Change in Circumstances January 2015: Debtor and spouse are getting a divorce and are living separate. The dependent children live with her and she does not receive child support. Her daughter is required to get braces which will cost over $2,000 this year. The debtor also has other perscriptions, co pays, contacts, eye exams and dental for the family. Debtor sells Origami Owl, she just started and has not started generating income as of yet.**
2015: $0.00, Has not received a paycheck this year.
2014: $69,019.58
2013: $45,489.00

Fill in this information to identify your case:

Debtor 1 **Megan S. Russell**

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number **13-33660**
(If known)

Check if this is:

- ■ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:
  MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J
Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. **Is this a joint case?**

   ■ No. Go to line 2.
   ☐ Yes. **Does Debtor 2 live in a separate household?**
   - ☐ No
   - ☐ Yes. Debtor 2 must file a separate Schedule J.

2. **Do you have dependents?** ☐ No

   Do not list Debtor 1 and Debtor 2. ■ Yes. Fill out this information for each dependent.............

   Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Son	11/12	☐ No ■ Yes
Daughter	8/05	☐ No ■ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes

3. **Do your expenses include expenses of people other than yourself and your dependents?** ■ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

		Your expenses
4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.	4.	$ 800.00
If not included in line 4:		
4a. Real estate taxes	4a.	$ 0.00
4b. Property, homeowner's, or renter's insurance	4b.	$ 0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	$ 50.00
4d. Homeowner's association or condominium dues	4d.	$ 0.00
5. **Additional mortgage payments for your residence,** such as home equity loans	5.	$ 0.00

Debtor 1 **Megan S. Russell** Case number (if known) **13-33660**

6.	**Utilities:**		
	6a. Electricity, heat, natural gas	6a.	$ 100.00
	6b. Water, sewer, garbage collection	6b.	$ 65.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	$ 210.00
	6d. Other. Specify:	6d.	$ 0.00
7.	**Food and housekeeping supplies**	7.	$ 541.25
8.	**Childcare and children's education costs**	8.	$ 541.25
9.	**Clothing, laundry, and dry cleaning**	9.	$ 193.33
10.	**Personal care products and services**	10.	$ 80.00
11.	**Medical and dental expenses**	11.	$ 250.00
12.	**Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments.	12.	$ 433.33
13.	**Entertainment, clubs, recreation, newspapers, magazines, and books**	13.	$ 100.00
14.	**Charitable contributions and religious donations**	14.	$ 0.00
15.	**Insurance.** Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	$ 0.00
	15b. Health insurance	15b.	$ 0.00
	15c. Vehicle insurance	15c.	$ 80.00
	15d. Other insurance. Specify:	15d.	$ 0.00
16.	**Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: **Personal Property Tax $300 Yr**	16.	$ 25.00
17.	**Installment or lease payments:**		
	17a. Car payments for Vehicle 1	17a.	$ 0.00
	17b. Car payments for Vehicle 2	17b.	$ 0.00
	17c. Other. Specify: **Diapers, Baby Wipes and Baby Hygiene**	17c.	$ 129.90
	17d. Other. Specify: **Misc. expenses**	17d.	$ 100.00
	Vehicle upkeep 2005		$ 100.00
18.	**Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, *Schedule I, Your Income* (Official Form 6I).**	18.	$ 0.00
19.	**Other payments you make to support others who do not live with you.** Specify:	19.	$ 0.00
20.	**Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I: Your Income*.**		
	20a. Mortgages on other property	20a.	$ 0.00
	20b. Real estate taxes	20b.	$ 0.00
	20c. Property, homeowner's, or renter's insurance	20c.	$ 0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	$ 0.00
	20e. Homeowner's association or condominium dues	20e.	$ 0.00
21.	**Other:** Specify:	21.	+$ 0.00
22.	**Your monthly expenses.** Add lines 4 through 21. The result is your monthly expenses.	22.	$ 3,799.06
23.	**Calculate your monthly net income.**		
	23a. Copy line 12 *(your combined monthly income)* from Schedule I.	23a.	$ 3,677.17
	23b. Copy your monthly expenses from line 22 above.	23b.	-$ 3,799.06
	23c. Subtract your monthly expenses from your monthly income. The result is your *monthly net income*.	23c.	$ -121.89

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

■ No.
☐ Yes.
Explain:

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court
Eastern District of Virginia

In re **Megan S. Russell**
Debtor(s)

Case No. **13-33660**
Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **19** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **January 5, 2015**

Signature **/s/ Megan S. Russell**
Megan S. Russell
Debtor

Penalty for making a false statement or concealing property: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B8 (Form 8) (12/08)

United States Bankruptcy Court
Eastern District of Virginia

In re **Megan S. Russell**
Debtor(s)

Case No. **13-33660**
Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION - AMENDED

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: **Springleaf Financial S**	**Describe Property Securing Debt:** **Amish Built 8 X 8 Shed - Debtor does not have possession and has not ownership. Husband has possession and ownership of shed.** **Debtor Estimate $1,000, Purchase price $1,500, Shed is almost 2 years old**

Property will be (check one):
■ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one):
☐ Redeem the property
☐ Reaffirm the debt
☐ Other. Explain ____________________ (for example, avoid lien using 11 U.S.C. § 522(f)).

Property is (check one):
■ Claimed as Exempt ☐ Not claimed as exempt

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: **-NONE-**	**Describe Leased Property:**	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date **January 5, 2015**

Signature **/s/ Megan S. Russell**
Megan S. Russell
Debtor

Form B203 2014 USBC, Eastern District of Virginia

United States Bankruptcy Court
Eastern District of Virginia

In re **Megan S. Russell** Case No. **13-33660**
Debtor(s) Chapter **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - AMENDED

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	$	**1,006.00**
Prior to the filing of this statement I have received	$	**1,006.00**
Balance Due	$	**0.00**

2. The source of the compensation paid to me was:

■ Debtor ☐ Other *(specify)*

3. The source of compensation to be paid to me is:

■ Debtor ☐ Other *(specify)*

4. ■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
d. Other provisions as needed:
Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:
Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

January 5, 2015
Date

/s/ Christopher M. Winslow
Christopher M. Winslow 76156
Signature of Attorney

Winslow & McCurry, PLLC
Name of Law Firm
1324 Sycamore Sq. Suite 202 C
Midlothian, VA 23113
804-423-1382 Fax: 804-423-1383

For use in Chapter 13 Cases where Fees Requested Not in Excess of $5,000
(For all Cases Filed on or after 8/1/2014)

NOTICE TO DEBTOR(S), STANDING CHAPTER 13 TRUSTEE AND UNITED STATES TRUSTEE PURSUANT TO LOCAL BANKRUPTCY RULE 2016-1(C) AND CLERK'S CM/ECF POLICY 9

Notice is hereby given that pursuant to Local Bankruptcy Rule 2016-1(C), you must file an objection with the court to the fees requested in this disclosure of compensation opposing said fees in their entirety, or in a specific amount, no later than the last day for filing objections to confirmation of the chapter 13 plan.

PROOF OF SERVICE

The undersigned hereby certifies that on this date the foregoing Notice was served upon the debtor(s), the standing Chapter 13 trustee, and U. S. trustee pursuant to Local Bankruptcy Rule 2016-1(C) and the Clerk's CM/ECF Policy 9, either electronically or in paper form (first class mail).

Date

Signature of Attorney

Winslow & McCurry, PLLC
Christopher M. Winslow
1324 Sycamore Square
Midlothian, VA 23113

Ally Financial
200 Renaissance Ctr
Detroit, MI 48243

Bk Of Amer
4060 Ogletown/Stanton Rd
Newark, DE 19713

Bon Secours
P.O. Box 28538
Richmond, VA 23228

Brian S. Russell, Sep. Husband

Cac Financial Corp
2601 Nw Expwy
Oklahoma City, OK 73112

Cap One
Po Box 85520
Richmond, VA 23285

Cap One
26525 N Riverwoods Blvd
Mettawa, IL 60045

Cash Flow Managment
P.O. Box 21803
Roanoke, VA 24018

Commonwealth of VA-Tax
P.O. Box 2156
Richmond, VA 23218-2156

Department of Education
Fedloan Servicing
P.O. Box 530210
Atlanta, GA 30353

Flower Fashions
P.O. Box 28
100 N. Main Street
Bowling Green, VA 22427

Henrico Doctors Hospital-Fores
PO Box 99400
Louisville, KY 40269

Internal Revenue Service
Insolvency Unit
Post Office Box 7346
Philadelphia, PA 19114

Jared-Galleria Of Jwlr
375 Ghent Rd
Fairlawn, OH 44333

LabCorp
P.O. Box 2240
Burlington, NC 27216

None

OB-GYN Associates LTD
7603 Forest Ave
Suite 403
Richmond, VA 23229-4944

Sallie Mae
11100 Usa Pkwy
Fishers, IN 46037

Springleaf Financial S
Rt 17 Tappahannock Shpg
Tappahannock, VA 22560

Wf Efs
501 Bleecker St
Utica, NY 13501-2498

Fill in this information to identify your case:

Debtor 1 **Megan S. Russell**

Debtor 2 (Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Virginia

Case number (if known) **13-33660**

Check one box only as directed in this form and in Form 22A-1Supp:

- ■ 1. There is no presumption of abuse
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 22A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

■ Check if this is an amended filing

Official Form 22A - 1

Chapter 7 Statement of Your Current Monthly Income

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 22A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. **What is your marital and filing status?** Check one only.
   - ☐ **Not married**. Fill out Column A, lines 2-11.
   - ☐ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
   - ■ **Married and your spouse is NOT filing with you. You and your spouse are:**
     - ☐ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
     - ■ **Living separately or are legally separated.** fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write $0 in the space.

			Column A **Debtor 1**	*Column B* **Debtor 2 or non-filing spouse**
2.	**Your gross wages, salary, tips, bonuses, overtime, and commissions** (before all payroll deductions).		$ 5,882.56	$
3.	**Alimony and maintenance payments.** Do not include payments from a spouse if Column B is filled in.		$ 0.00	$
4.	**All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.** Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3**.**		$ 0.00	$
5.	**Net income from operating a business, profession, or farm**			
	Gross receipts (before all deductions)	$ 0.00		
	Ordinary and necessary operating expenses	-$ 0.00		
	Net monthly income from a business, profession, or farm	$ 0.00 **Copy here ->**	$ 0.00	$
6.	**Net income from rental and other real property**			
	Gross receipts (before all deductions)	$ 0.00		
	Ordinary and necessary operating expenses	-$ 0.00		
	Net monthly income from rental or other real property	$ 0.00 **Copy here ->**	$ 0.00	$
7.	**Interest, dividends, and royalties**		$ 0.00	$

Debtor 1 **Megan S. Russell** Case number (*if known*) **13-33660**

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
8. **Unemployment compensation**	$ 0.00	$
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:		
For you $ 0.00		
For your spouse $		
9. **Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.	$ 0.00	$
10. **Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.		
10a.	$ 0.00	$
10b.	$ 0.00	$
10c. Total amounts from separate pages, if any. +	$ 0.00	$
11. **Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	$ 5,882.56 +	$ = $ 5,882.56 (Total current monthly income)

Part 2: Determine Whether the Means Test Applies to You

12. **Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11 **Copy line 11 here=>** 12a. $ 5,882.56

Multiply by 12 (the number of months in a year) x 12

12b. The result is your annual income for this part of the form 12b. $ 70,590.72

13. **Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live. **VA**

Fill in the number of people in your household. **3**

Fill in the median family income for your state and size of household. 13. $ 75,044.00

14. **How do the lines compare?**

14a. ■ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 22A-2.* Go to Part 3 and fill out Form 22A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X **/s/ Megan S. Russell**
Megan S. Russell
Signature of Debtor 1

Date **January 5, 2015**
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 22A-2.

If you checked line 14b, fill out Form 22A-2 and file it with this form.

Debtor 1 **Megan S. Russell** Case number (*if known*) **13-33660**

Current Monthly Income Details for the Debtor

Debtor Income Details:
Income for the Period **07/01/2014** to **12/31/2014**.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions
Source of Income: **Allery Partners, P.A.**
Year-to-Date Income:
Starting Year-to-Date Income: **$33,724.24** from check dated **6/30/2014**.
Ending Year-to-Date Income: **$69,019.58** from check dated **12/31/2014**.
Income for six-month period (Ending-Starting): **$35,295.34**.
Average Monthly Income: **$5,882.56**.

United States Bankruptcy Court
Eastern District of Virginia

In re **Megan S. Russell** Debtor(s)

Case No. **13-33660**
Chapter **7**

AMENDED
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I certify under penalty of perjury that the foregoing is true and correct.

Date **January 5, 2015**

Signature **/s/ Megan S. Russell**
Megan S. Russell
Debtor

Penalty for making a false statement: Fine of up to $500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

